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THE

FARMERS STATE BANK

SEP 12 AM 10:33

"A Living Tradition of Community"

September 9, 2005

FDIC

San Francisco Regional Office

Attn: Director Johns F. Carter

25 Jessie Street at Ecker Square, Suite 2300

San Francisco, CA 94105

Dear Mr. Carter;

As the President of the local bank in Western Kansas, we try so hard to keep our local businesses and farmers and ranchers in business. We have been a part of this community for 98 years and would not like to see a demise of small community banks because of the powers given to Wal-Mart.

Most of us choose to live in small communities for the quality of life and at our bank we take pride in knowing our customers by first name. We have already experienced the big banks and their branches in our area. How many are there now? None! The people want to deal with people that they know not some big corporate office in Wichita, Denver, or Kansas City.

Why would we want to mix banking and commerce especially when Wal-Mart has already run the small businesses out of most communities? We already know that Wal-Mart requires their suppliers to produce the product at a certain price and deliver to them at their terms. What would this do to the banking community?

Do you think Wal-Mart will care about the western Kansas farmer? No, that is why the big regional banks aren't here either.

Do we want someone to control retail business and the banking both? Let's not make this a business nation. That is why we live in America.

Please do not allow Wal-Mart to have banking powers.

Sincerely,



Linda Plummer
President/CEO

P.O. Box 160 OAKLEY, KANSAS 67748 TELEPHONE: 785-672-3251

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION WEBSITE: www.fsboakley.com

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25 Jessie Street at Ecker Square, Suite 2300
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Dear Mr. Carter

I wish to send my personal thoughts and concerns regarding the request by Wal-Mart to receive deposit insurance for its Utah based ILC.

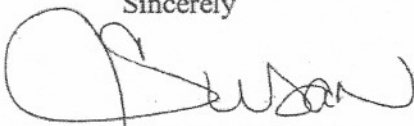
We live in a small western Kansas town of approximately 2000 people and we have seen the effect of having a Wal-Mart open in the neighboring town. Many of our local businesses have suffered. We have had one grocery store close, our only pharmacy close and other businesses that have struggled to stay alive.

Wal-Mart is a retail based business that uses direct suppliers to give lower pricing. Will they be able to separate their business from credit making decisions when dealing with a supplier?

Letting Wal-Mart be in the banking industry when they are already in many other areas of sales seems to be a large concentration of power.

Please consider denying the Wal-Mart Insurance request in favor of leaving the community banks in place taking care of their communities.

Sincerely



Susan K. Glassman
Cashier